

# **EXHIBIT K**



P.O. Box 15284  
Wilmington, DE 19850

DAVID GHATANFARD  
1133 WARBURTON AVE APT 505N  
YONKERS, NY 10701-1134

#### Customer service information

☎ Customer service: 1.800.432.1000

En Español: 1.800.688.6086

🌐 bankofamerica.com

✉ Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

## Your Adv Relationship Banking

for August 1, 2022 to August 29, 2022

DAVID GHATANFARD

Account number: REDACTED 4007

### Account summary

Beginning balance on August 1, 2022	\$0.00
Deposits and other additions	11,418.26
ATM and debit card subtractions	-0.00
Other subtractions	-0.00
Checks	-1,324.20
Service fees	-0.00
<b>Ending balance on August 29, 2022</b>	<b>\$10,094.06</b>

Annual Percentage Yield Earned this statement period: 0.01%.

Interest Paid Year To Date: \$0.06.

## IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

**How to Contact Us** - You may call us at the telephone number listed on the front of this statement.

**Updating your contact information** - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

**Deposit agreement** - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

**Electronic transfers: In case of errors or questions about your electronic transfers** - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

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**Direct deposits** - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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DAVID GHATANFARD | Account # [REDACTED] 4007 | August 1, 2022 to August 29, 2022

Bank of America is hosting our second annual virtual electric vehicle show on Friday, September 9, at noon Eastern. From the comforts of home and through your computer/mobile device, you can participate in a virtual tour of the latest electric vehicles many manufacturers have to offer. Sign up today to attend at [bankofamerica.com/autoloans/evolution](https://bankofamerica.com/autoloans/evolution).

## Deposits and other additions

Date	Description	Amount
08/01/22	BOFA FIN CTR 08/01 #000001024 DEPOSIT 115 W 42nd St New York NY	1,903.03
08/02/22	Counter Credit	1,903.04
08/03/22	VALBELLA AT THE DES:DIRECT DEP ID:942622591722YW6 INDN:GHATANFARD,DAVID CO ID:9111111101 PPD	1,903.03
08/10/22	VALBELLA AT THE DES:DIRECT DEP ID:753050537753YW6 INDN:GHATANFARD,DAVID CO ID:9111111101 PPD	1,903.03
08/17/22	VALBELLA AT THE DES:DIRECT DEP ID:935623048809YW6 INDN:GHATANFARD,DAVID CO ID:9111111101 PPD	1,903.03
08/24/22	VALBELLA AT THE DES:DIRECT DEP ID:781063876490YW6 INDN:GHATANFARD,DAVID CO ID:9111111101 PPD	1,903.04
08/29/22	Interest Earned	0.06

**Total deposits and other additions****\$11,418.26**

## Checks

Date	Check #	Amount	Date	Check #	Amount
08/19/22	5002	-368.29	08/29/22	5003	-955.91
<b>Total checks</b>					<b>-\$1,324.20</b>
<b>Total # of checks</b>					<b>2</b>

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## Take your security to the next level



Check your security meter level and watch it rise as you take action to help protect against fraud.

**See it in the Mobile Banking app and Online Banking.**

Scan this code or visit [bofa.com/SecurityCenter](https://bofa.com/SecurityCenter) to learn more.

When you use the QRC feature certain information is collected from your mobile device for business purposes. Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

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## Your Adv Relationship Banking

for August 30, 2022 to September 28, 2022

DAVID GHATANFARD

Account number: REDACTED 4007

### Account summary

Beginning balance on August 30, 2022	\$10,094.06
Deposits and other additions	9,515.41
ATM and debit card subtractions	-0.00
Other subtractions	-2,030.30
Checks	-1,416.77
Service fees	-0.00
<b>Ending balance on September 28, 2022</b>	<b>\$16,162.40</b>

Annual Percentage Yield Earned this statement period: 0.01%.

Interest Paid Year To Date: \$0.17.

## A powerful tool for turning your goals into action

Bank of America Life Plan<sup>®1</sup> is an easy, customizable way to help you set and track goals, get personalized advice and adjust as priorities change. It's also a great way to prepare for meeting with a financial specialist!



**Start making your Life Plan today.** Scan the QR code or go to [bankofamerica.com/LifePlan](https://bankofamerica.com/LifePlan).

<sup>1</sup> To view or use Life Plan, you must be enrolled in Online Banking or Mobile Banking. Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.  
Bank of America Life Plan is a registered trademark of the Bank of America Corporation.

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DAVID GHATANFARD | Account # [REDACTED] 4007 | August 30, 2022 to September 28, 2022

## Deposits and other additions

Date	Description	Amount
08/31/22	VALBELLA AT THE DES:DIRECT DEP ID:934423721986YW6 INDN:GHATANFARD,DAVID CO ID:9111111101 PPD	1,903.02
09/08/22	VALBELLA AT THE DES:DIRECT DEP ID:639060390927YW6 INDN:GHATANFARD,DAVID CO ID:9111111101 PPD	1,903.04
09/14/22	VALBELLA AT THE DES:DIRECT DEP ID:929525472015YW6 INDN:GHATANFARD,DAVID CO ID:9111111101 PPD	1,903.03
09/16/22	Bank Verify DES:SIGONFILE ID:N7FZJB INDN:Bank of America CO ID:9000652497 PPD	0.15
09/21/22	VALBELLA AT THE DES:DIRECT DEP ID:619061438941YW6 INDN:GHATANFARD,DAVID CO ID:9111111101 PPD	1,903.04
09/28/22	VALBELLA AT THE DES:DIRECT DEP ID:928324998622YW6 INDN:GHATANFARD,DAVID CO ID:9111111101 PPD	1,903.02
09/28/22	Interest Earned	0.11

**Total deposits and other additions****\$9,515.41**

## Withdrawals and other subtractions

### Other subtractions

Date	Description	Amount
08/31/22	AMERICAN EXPRESS DES:ACH PMT ID:W2454 INDN:David Ghatanfard CO ID:1133133497 WEB	-1,034.56
09/13/22	TJX REWARDS/SYNCB Bill Payment	-109.96
09/19/22	AMERICAN EXPRESS DES:ACH PMT ID:W2216 INDN:David Ghatanfard CO ID:1133133497 WEB	-539.35
09/28/22	Con Edison Bill Payment	-346.43

**Total other subtractions****-\$2,030.30**

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Securely pay people in a snap when you scan their unique **Zelle® QR code** without manually entering contact information.

**Download the app and start sending money today.**



<sup>1</sup> Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

<sup>2</sup> Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

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## Checks

Date	Check #	Amount
09/13/22	5004	-395.97

Date	Check #	Amount
09/26/22	5006*	-1,020.80

**Total checks** **-\$1,416.77**

**Total # of checks** **2**

\* There is a gap in sequential check numbers

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DAVID GHATANFARD | Account # [REDACTED] 4007 | August 30, 2022 to September 28, 2022

## Check images

Account number: [REDACTED] 4007

Check number: 5004 | Amount: \$395.97

Check number: 5006 | Amount: \$1,020.80

Account: 511133486672043		\$395.97	
DAVID GHATANFARD 1237 WASHINGTON AVE APT 608H YONKERS, NY 10791-1184		Please Direct Any Questions To (800) 735-6006 ONLINE BANKING - BILL PAYMENT	
BANK OF AMERICA, N.A. 100 WALL ST. 2ND FL. NEW YORK, NY 10038		0000005004 September 07, 2022	
Pay THREE HUNDRED NINETY FIVE AND 97/100		DOLLARS	
TO THE ORDER OF CON EDISON ATTN: JANE STATION PO BOX 1702 NEW YORK, NY 10116-1702		\$ *****395.97	
VOID AFTER 180 DAYS Signature On File This check has been authorized by your depositor			
⑈005004⑈ [REDACTED] [REDACTED] ⑈007⑈ ⑈8⑈⑈			

Account: 07971002865		\$1,020.80	
DAVID GHATANFARD 1237 WASHINGTON AVE APT 608H YONKERS, NY 10791-1184		Please Direct Any Questions To (800) 735-6006 ONLINE BANKING - BILL PAYMENT	
BANK OF AMERICA, N.A. 100 WALL ST. 2ND FL. NEW YORK, NY 10038		0000005006 September 23, 2022	
Pay ONE THOUSAND TWENTY AND 80/100		DOLLARS	
TO THE ORDER OF FREE&LONG ISLAND PO BOX 855 HICKSVILLE, NY 11802-0855		\$ *****1,020.80	
VOID AFTER 180 DAYS Signature On File This check has been authorized by your depositor			
⑈005006⑈ [REDACTED] [REDACTED] ⑈007⑈ ⑈8⑈⑈			

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Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

## Your Adv Relationship Banking

for September 29, 2022 to October 27, 2022

Account number: REDACTED 4007

DAVID GHATANFARD

### Account summary

Beginning balance on September 29, 2022	\$16,162.40
Deposits and other additions	7,612.24
ATM and debit card subtractions	-0.00
Other subtractions	-7,114.74
Checks	-0.00
Service fees	-0.00
<b>Ending balance on October 27, 2022</b>	<b>\$16,659.90</b>

Annual Percentage Yield Earned this statement period: 0.01%.

Interest Paid Year To Date: \$0.28.

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DAVID GHATANFARD | Account # [REDACTED] 4007 | September 29, 2022 to October 27, 2022

## Deposits and other additions

Date	Description	Amount
10/06/22	VALBELLA AT THE DES:DIRECT DEP ID:190069511534YW6 INDN:GHATANFARD,DAVID CO ID:9111111101 PPD	1,903.04
10/12/22	VALBELLA AT THE DES:DIRECT DEP ID:620062348335YW6 INDN:GHATANFARD,DAVID CO ID:9111111101 PPD	1,903.03
10/19/22	VALBELLA AT THE DES:DIRECT DEP ID:934424324558YW6 INDN:GHATANFARD,DAVID CO ID:9111111101 PPD	1,903.03
10/26/22	VALBELLA AT THE DES:DIRECT DEP ID:927525288344YW6 INDN:GHATANFARD,DAVID CO ID:9111111101 PPD	1,903.03
10/27/22	Interest Earned	0.11

**Total deposits and other additions**

**\$7,612.24**

## Withdrawals and other subtractions

### Other subtractions

Date	Description	Amount
09/30/22	GINSBURGDEV-RT04 DES:WEB PMTS ID:3482LB INDN:RoseyKalayjian CO ID:9000327993 WEB	-5,245.00
10/05/22	AMERICAN EXPRESS DES:ACH PMT ID:W0788 INDN:David Ghatanfard CO ID:1133133497 WEB	-1,114.19
10/17/22	AMERICAN EXPRESS DES:ACH PMT ID:W2668 INDN:David Ghatanfard CO ID:1133133497 WEB	-349.00
10/24/22	AMERICAN EXPRESS DES:ACH PMT ID:W3268 INDN:David Ghatanfard CO ID:1133133497 WEB	-406.55

**Total other subtractions**

**-\$7,114.74**

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## Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

### **Great news! We have made changes to overdraft fees.**

We are committed to helping with your long-term financial wellness — that is why we want to make sure you have heard about these significant changes to reduce or eliminate certain fees on personal and small business checking accounts.

Earlier this year, we stopped charging these fees:

- NSF: Returned Item Fee — previously charged if we DECLINE or RETURN an item unpaid when there were not enough funds in the account to cover it.
- Returned Item Chargeback Fee — previously charged if a check or item that we cashed for you or accepted for deposit to your account is returned to us unpaid.
- Overdraft Protection Transfer Fee — previously charged for transfers to checking accounts from your linked backup account(s) through Balance Connect® for overdraft protection (Footnote 1). Keep in mind, overdraft protection transfers from credit accounts and home equity lines of credit will continue to accrue interest, and transfers from personal savings accounts may still lead to a Withdrawal Limit Fee, as they do today.

Overdraft Item Fees are now lower:

- Overdraft Item Fee (Footnote 2) — this fee was lowered from \$35 to \$10 for each item we PAY when there are not enough funds to cover it, resulting in an overdraft on your account.
- We also charge no more than two Overdraft Item fees each day on any checking account (previously up to four fees were charged each day).

If you would like to learn about our overdraft settings and the tools we offer that can help you avoid overdrafts, including Balance Connect for overdraft protection (Footnote 1), please visit us online at [bankofamerica.com/overdraft](https://bankofamerica.com/overdraft).

(Footnote 1) Balance Connect® for overdraft protection allows you to link your eligible checking account with up to five eligible Bank of America accounts for overdraft protection. This optional service can help you cover your payments and purchases and help avoid overdrafts and overdraft fees by automatically transferring available funds from your linked backup account(s) when needed. If your linked backup account does not have enough available funds to cover the necessary amount, we may decline to make the transfer. Overdraft protection transfers from a linked savings account count towards the six transactions you are allowed each month from your savings account and may lead to a Withdrawal Limit Fee on your linked consumer savings accounts. Please refer to your Schedule of Fees for details. Overdraft protection transfers from a linked Bank of America Home Equity line of credit are considered advances, and the amount advanced is subject to interest or finance charges as provided in the line of credit agreement. Please refer to your line of credit agreement for additional details. Overdraft protection transfers from a linked credit card will be Bank Cash Advances under your Credit Card Agreement and will accrue interest at the APR stated in your Credit Card Agreement. Please refer to your Credit Card Agreement for additional details.

(Footnote 2) Our \$10 Overdraft Item Fee may apply for overdrafts created by check, debit card transactions or other electronic means. Keep in mind that your consumer accounts are not charged Overdraft Item Fees for everyday non-recurring debit card transactions. If your account is overdrawn, you must immediately bring your account to a positive balance. We pay overdrafts at our discretion and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing. Please refer to the Personal or Business Schedule of Fees for additional information. For SafeBalance Banking accounts, while your account may become overdrawn, we do not charge Overdraft Item Fees. The only change in this communication that applies to SafeBalance Banking accounts is the elimination of the Returned Item Chargeback Fee.



Continued from previous page

**Beginning November 12, some annual safe deposit box rental fees will change.**

If you have a safe deposit box with a fee change, the new price will appear on your next annual invoice due on or after December 17. As a reminder, you can set up automatic payments from a Bank of America checking or savings account to receive a 15% discount (up to \$70) on your safe deposit box rent.

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## Your Adv Relationship Banking

for October 28, 2022 to November 28, 2022

DAVID GHATANFARD

Account number: REDACTED 4007

### Account summary

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Other subtractions	-7,710.26
Checks	-0.00
Service fees	-0.00
<b>Ending balance on November 28, 2022</b>	<b>\$16,561.90</b>

Annual Percentage Yield Earned this statement period: 0.01%.

Interest Paid Year To Date: \$0.41.

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DAVID GHATANFARD | Account # [REDACTED] 4007 | October 28, 2022 to November 28, 2022

## Deposits and other additions

Date	Description	Amount
11/02/22	VALBELLA AT THE DES:DIRECT DEP ID:934325295728YW6 INDN:GHATANFARD,DAVID CO ID:9111111101 PPD	1,903.04
11/09/22	VALBELLA AT THE DES:DIRECT DEP ID:503065877471YW6 INDN:GHATANFARD,DAVID CO ID:9111111101 PPD	1,903.03
11/16/22	VALBELLA AT THE DES:DIRECT DEP ID:660060711671YW6 INDN:GHATANFARD,DAVID CO ID:9111111101 PPD	1,903.03
11/22/22	VALBELLA AT THE DES:DIRECT DEP ID:583049529215YW6 INDN:GHATANFARD,DAVID CO ID:9111111101 PPD	1,903.03
11/28/22	Interest Earned	0.13

**Total deposits and other additions****\$7,612.26**

## Withdrawals and other subtractions

### Other subtractions

Date	Description	Amount
10/31/22	GINSBURGDEV-RT04 DES:WEB PMTS ID:JBCTRB INDN:RoseyKalayjian CO ID:9000327993 WEB	-5,245.00
11/01/22	CON EDISON Bill Payment	-191.80
11/15/22	PSEG LONG ISLAND Bill Payment	-291.73
11/21/22	AMERICAN EXPRESS DES:ACH PMT ID:W1388 INDN:David Ghatanfard CO ID:1133133497 WEB	-1,293.91
11/22/22	Con Edison Bill Payment	-123.82
11/23/22	AMERICAN EXPRESS DES:ACH PMT ID:W1922 INDN:David Ghatanfard CO ID:1133133497 WEB	-564.00

**Total other subtractions****-\$7,710.26**

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.



## Important information about a trending payment scam

- **We will never** call and ask you to send money using Zelle® to yourself or anyone else.
- **We will never** contact you via phone or text to ask for a security code.
- If anyone reaches out to you and asks you to send money or provide a code, it is likely a scam. Bank of America will not do this.

Learn more about trending scams at [bofa.com/helpprotectyourself](https://bofa.com/helpprotectyourself)

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